

## **Terms and Conditions**

This program is applicable to all residents of India holding a valid and current SBI Credit Card of all variant excluding corporate card and Paytm SBI Credit Card.

SBICPSL does not endorse any of the products or brands being offered under the Program and will not accept any liability pertaining to the quality, delivery or after sales service of such products which shall be at the sole liability of the Merchant.

The respective discounts offers are mentioned against the merchant name with store details.

The customer is expected and requested to communicate at the merchant counter, their willingness to avail the discount on SBI Card before final payment. SBICPSL will not be liable for any lapses made by the merchant or the customer in billing the discount into the invoice.

The Exclusive offers/discounts under these Programs cannot be clubbed under any other offer or discount extended by the participating brands as part of any other arrangement.

In case of any escalation, a copy of the bill is mandatory and without which a resolution is not possible.

Pictures of products shown in the communication sent to the customer either through mailers or advertised on our website, are representative only and may not bear a resemblance to the actual products. SBICPSL shall under no circumstances be responsible towards the same.

Products offered under this program are subject to availability from the respective participating brands/outlets of Merchant and accordingly SBICPSL in no circumstances shall be liable for non-availability of any of the products.

Under no circumstance will the offer/discount being offered under this Program be settled with cash in lieu by SBICPSL or by Merchant.

SBICPSL will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by Merchant on its products/other products and the same shall be at the sole risk and consequences of Merchant and without reference to SBICPSL.

All government Levies like Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Programs were offered.

Any disputes arising out of the Offer between SBICPSL and Cardholder shall be subject to arbitration by a sole arbitrator appointed by SBICPSL for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996 and amendment thereof. The place of arbitration shall be at New Delhi and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against SBICPSL.

Cardholders are not bound in any way to participate in the Programs. Any such participation is voluntary and the same is being made purely on a "best effort basis".

SBICPSL and Merchant reserve the right to modify or change any of the terms and conditions applicable to these Programs or cancel the program partially or entirely at any time without prior notice to the cardholders.

SBICPSL may engage, hire, use the services of agent(s) and/or any third party(ies) for the purpose of providing marketing or sales related services or any other related services in relation to its products on its behalf and the customer may be required to deal with such agents/third parties/service providers with respect to such product/services.